



IDENTITY THEFT: PROTECT YOURSELF ONLINE

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North Carolina Attorney General

1-877-5-NO-SCAM

Guard Your Personal Information

- When providing information, make sure the website explains how your information will be kept confidential, tells you how it will be used, and with whom it will be shared.
- Be extremely cautious when providing your Social Security Number, driver's license number, date of birth, or mother's maiden name online. Some government sites and the credit bureaus require such information.
- Be extremely cautious when providing PINs for debit cards, internet banking and calling cards for long distance, etc.
- It is safer to make purchases with companies that you are familiar with.

Guard Your Customers' Information

- Consult experts to ensure that any confidential information is as safe as technically possible.
- Encrypt confidential information when appropriate.
- Always place a screensaver password on any computer that has access to personal information.
- Lock doors and cabinets that have personal information inside.
- Limit access to computers and files containing confidential information.

Guard Your E-Mail

- To prevent excessive amounts of spam be careful with whom you provide you email address.
- Having a second email address that is only used for suspicious sites would be safer.
- Don't leave incoming or sent e-mails sitting in your computer that contain confidential information without some additional firewall protection.
- Check with your internet service provider about Spam blocking and other security features.
- If you suspect hacking or email tampering, report it to your local law enforcement.

Internet Purchases

- Read privacy policies and inquire about how your personal information will be used.
- Use a separate low limit credit card for all online purchases.
- Although it is not a guarantee of safety- look for the lock symbol in the lower right corner when in a secure area and the http should change to https when in a secure site.
- Keep a copy of any financial transactions and confirmation numbers until the products arrive and the credit card charge is reviewed.

- Do not keep email receipts that show your entire credit card number once you're done with them.

Keep Personal Identification Numbers (PINs) and Passwords Secret

- Don't store PIN numbers or account numbers on a computer that is accessible to the web without further firewall protection.
- Avoid using easily available information for your PIN or password such as your mother's maiden name, your birth date or other family members', your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Don't use the same information and numbers when creating PINs or passwords for multiple accounts.
- Don't share passwords or PINs with other people.
- Ask banks, insurance companies, credit card companies and other firms that you do business with online to keep your information private. Ask them to alter account numbers or passwords such as SSN or driver's license numbers.
- Keep a copy of all credit cards (front and back) stored in a safe place in your home- not on your computer, along with information on how to contact your credit card company in case of a lost or stolen card.

Be Wary of Email and Website SCAMS

- Watch out for e-mails, that appear to be from companies you do business with, asking you to confirm your personal information, credit card or bank account numbers. These are SCAMS.
- Be wary of websites that ask personal questions or require a credit card number to enter to site unless they are already known to you.
- Never give anyone your bank account numbers, date of birth or Social Security numbers when responding to an email.
- Do not just follow a link provided in an email. Do your own research to verify that a website is valid.
- It is always safer to check on a charity or business with your local chamber or better business bureau before doing business or donating money.

Check Your Credit Reports

- Check your credit reports at least once a year with the three major credit bureaus. (A report is free once a year but additional ones usually cost around \$9 unless you are the victim of fraud.)
- Consider signing up for a plan with one of the credit bureaus to notify you of any changes in your credit report. (Again, a fee will be charged for this service.)

Equifax

PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com
1-800-685-1111 (to order a credit report)
1-800-525-6283 (to report fraud)

Experian

PO Box 9532
Allen, TX 75013
www.experian.com
1-888-397-3742

Trans Union

Fraud Victim Assistance Division
PO Box 6790
Fullerton, CA 92834-6790
www.tuc.com
1-800-916-8800 (to order a credit report)
1-800-680-7289 (to report fraud)